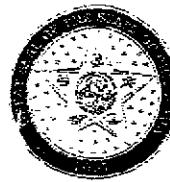


EXHIBIT “E”



OFFICE OF ATTORNEY GENERAL
STATE OF OKLAHOMA

May 27, 2014

Michael Calloway
P.O. Box 2031
Edmond, OK 73083

Re: Oklahoma Mortgage Settlement Fund/File #

Dear Michael Calloway:

----- from the Oklahoma Mortgage Settlement Fund (the "Fund"). The Fund was established in 2012 to compensate Oklahoma homeowners who were victims of certain deceptive and misleading business practices by their mortgage servicers.

The Fund is based on this office's assessment of the scope and seriousness of the conduct of the mortgage servicer in your particular situation. Our assessment was based on the information you provided on the claim form, any individual statement or explanation of your experience with your mortgage servicer and the supporting documentation you provided.

Thank you for submitting a claim form to our office. We understand that often no amount of money is adequate to compensate for the frustration, fear and emotional distress that comes with the prospect of losing one's home.

Sincerely,

A handwritten signature in black ink, appearing to read "E. Scott Pruitt".

E. Scott Pruitt
Attorney General

ESP:clb